

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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In re:

Chapter 13
Case No.: 8-15-73286-las

RONALD M. ISBITSKY,
TINA M. ISBITSKY,

CHAPTER 13 PLAN

Debtors.

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1. The future earnings of the debtor are submitted to the supervision and control of the Trustee and the Debtor shall pay to the Trustee for a total period of **sixty (60)** months, the sum of \$ 29,104.20.

❖ **\$ 500.00** commencing **September 2015** through and including **August 2020** for a period of **SIXTY (60)** months;

2. From the payments so received, the Trustee shall make disbursements, as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507.

Attorney fees to Ronald D. Weiss P.C. of \$2,500.00 due under the Chapter 13 Plan.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

TD Bank, N.A. (Mortgagee on real property located at 6 Arborvitae Lane, Miller Place, NY 11764) to be paid pre-petition arrears in the sum of \$13,944.00 over the life of the plan and to be paid post-petition payments outside the plan.

Debtor will seek modification of the TD Bank mortgage loan during the pendency of the Chapter 13 case, and hereby requests to enter the loss mitigation program.

CitiBank, N.A. (Junior Mortgagee on real property located at 6 Arborvitae Lane, Miller Place, NY 11764) to remain current and be paid outside the plan.

(c) Subsequent and/or concurrently with distribution to secured creditors, dividends to **unsecured creditors** whose claims are duly allowed as follows: **PRO RATA NOT LESS THAN 5% distribution to all timely filed proofs of claim.**


3. All lease agreements are hereby assumed, unless specifically rejected as follows:
NONE

4. During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2(c), less than one hundred percent (100%), the debtor(s) shall provide the Trustee with signed copies of federal and state tax returns for each year, no later than April 15th of the year following the tax period. **IN ADDITION TO MONTHLY PLAN PAYMENTS STATED ABOVE**, indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15th of the year in which the tax returns are filed.

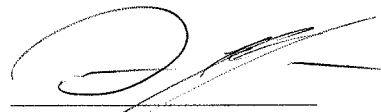
5. **ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES, AND INCOME TAXES TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR(S).**

6. Title to the Debtor(s) property shall revert in the Debtor upon completion of the plan, unless otherwise provided in the Order confirming this plan. Throughout the term of this plan, the Debtor(s) will not incur post-petition debt over \$1,500.00 without written consent of the Chapter 13 Trustee of the Court.


DEBTOR RONALD ISBITSKY


JOINT DEBTOR TINA ISBITSKY

Dated: August 28, 2015


Nathan Z. Kaufman
RONALD D. WEISS P.C.
Attorneys for the Debtor